

In re:  
Margarita M. Collado  
Debtor

Case No. 17-10952-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 30, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:

| Recip ID | Recipient Name and Address                                            |
|----------|-----------------------------------------------------------------------|
| db       | + Margarita M. Collado, 3 Shelly Drive, Sinking Spring, PA 19608-8977 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2021 at the address(es) listed below:

| Name               | Email Address                                                                                             |
|--------------------|-----------------------------------------------------------------------------------------------------------|
| GEORGE M. LUTZ     | on behalf of Debtor Margarita M. Collado glutz@hvmllaw.com amerkey@hvmllaw.com;r49419@notify.bestcase.com |
| HAROLD N. KAPLAN   | on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com                                      |
| JAMES A. PROSTKO   | on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com                                        |
| JEROME B. BLANK    | on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com                                        |
| LISA MARIE CIOTTI  | on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com                |
| REBECCA ANN SOLARZ | on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com                                 |

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REBECCA ANN SOLARZ

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS A. CAPEHART

on behalf of Creditor Santander Bank N.A. JKacsur@grossmcginley.com, ehutchinson@grossmcginley.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Ditech Financial LLC paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

## UNITED STATES BANKRUPTCY COURT

|                             |   |                                    |
|-----------------------------|---|------------------------------------|
| <b>IN RE:</b>               | ) |                                    |
| MARGARITA M. COLLADO,       | ) | NO. 17-10952-PMM                   |
|                             | ) |                                    |
| Debtor                      | ) | Chapter 13                         |
|                             | ) |                                    |
| <hr/> SANTANDER BANK, N.A., | ) |                                    |
| Movant                      | ) |                                    |
| vs.                         | ) | MOTION FOR RELIEF                  |
|                             | ) | 3 Shelly Drive, Sinking Spring, PA |
| MARGARITA M. COLLADO and    | ) |                                    |
| ERICK R. RODRIGUEZ,         | ) |                                    |
| Respondents                 | ) |                                    |

## ORDER

**AND NOW**, this 29th day of March, 20 21, upon the written Stipulation for Stay Relief signed by the Debtor, Margarita M. Collado, her counsel, George M. Lutz, Esq., and Santander Bank ("Santander"), by and through its counsel Thomas A. Capehart, Esq., it is hereby:

**ORDERED**, that the automatic stay provisions of Section 362 of the Bankruptcy Code shall be conditionally terminated with respect to Santander as of this date;

**ORDERED**, that if the Debtor fails to make the payments as required under the terms of the Stipulation, Santander shall, following a ten (10) day notice to debtor and debtor's counsel, be authorized to then file a Certificate of Default with the Court, upon which the Automatic Stay provisions of Section 362 shall be unconditionally terminated with respect to Santander and Santander shall be entitled to proceed with available state court remedies against the Premises located at 3 Shelly Drive, Sinking Spring, Berks County, Pennsylvania ("Premises"), including without limitation, a mortgage foreclosure and Sheriff's Sale of the Premises, all without further application to this Court or notice to the Debtor or her counsel.

**ORDERED**, that this Order shall not be stayed until the expiration of the 14 days after its entry pursuant to Bankruptcy Rule 4001(a) but rather shall become effective as of the date this Order is signed.

**BY THE COURT:**



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PATRICIA M. MAYER  
United States Bankruptcy Judge